

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Joshua A. Panzarella,  
Debtor.

Case No. 25-11304-AMC

Chapter 13

**Stipulation**

**AND NOW**, it is hereby stipulated and agreed to by and between the undersigned parties as follows:

1. Joshua Anthony Panzarella (the “Debtor”), is surrendering a 2014 GMC Terrain VIN 2GKFLXEK7E6156544 to OneMain Financial (the “Creditor”), which secures the Creditor’s claim, filed on April 22, 2025, as Proof of Claim No. 4.
2. Upon approval of this stipulation by the Court, the automatic stay under 11 U.S.C. 362(a) will be vacated with respect to the 2014 GMC Terrain VIN 2GKFLXEK7E6156544, allowing the Creditor to take possession of it.
3. In the event the instant Chapter 13 proceeding is dismissed for any reason, the 2014 GMC Terrain VIN 2GKFLXEK7E6156544 has been surrendered to the Creditor by the Debtor.
4. This Stipulation constitutes the entire agreement by and between the parties. Facsimile or “/s/” signatures shall be acceptable.

Michael A. Cibik, Esq.  
Attorney for Debtor

By: /s/ Michael A. Cibik  
Date: July 11, 2025

Ann Swartz, Staff Attorney  
Chapter 13 Trustee

By: /s/ Ann Swartz  
Date: July 17, 2025

Donald Stuteville  
OneMain Financial

By:   
Date: 7-16-25